Case 06-01798 Doc 1 Filed 02/27/06 Entered 02/27/06 16:14:33 Desc Main (Official Form 1) (10/05) Document Page 1 of 27

FORM B1	Voluntary Petition							
Name of Debtor (if individual, enter Las Anteliz, David E.	t, First, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle): Anteliz, Jennifer L.					
All Other Names used by the Debtor in (include married, maiden, and trade names):	he last 8 years		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. No./Compleone, state all): 4987	ete EIN or other Tax I.I	D. No. (if more than	1	of Soc. Sec. N	o./Complete	EIN or other Tax I.I	O. No. (if more than	
Street Address of Debtor (No. & Street, 7530 Gladstone Dr. #108 Naperville, IL	City, State & Zip Code		Street Address 7530 Glads Naperville,	tone Dr. #1		et, City, State & Zip		
		ZIPCODE 60565					ZIPCODE 60565	
County of Residence or of the Principal DuPage	Place of Business:		County of Resi DuPage	dence or of the	Principal Pla	ce of Business:		
Mailing Address of Debtor (if different	from street address)		Mailing Addres	ss of Joint Debt	or (if differer	nt from street addres	ss):	
		ZIPCODE	_				ZIPCODE	
Location of Principal Assets of Business	Debtor (if different fro	om street address ab	ove):					
							ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.)	Nature of I					Code Under Which (Check one box)	h	
☐ Individual (includes Joint Debtors) ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and	ness Estate as defined 1(51B)	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding						
provide the information requested below.)	Stockbroker Commodity Broke	er		Natur	e of Debts (C	Check one box)		
State type of entity:	Nonprofit Organiz under 15 U.S.C. §		Consumer/N	Non-Business	Busines	ss		
Filing Fee (C Full Filing Fee attached Filing Fee to be paid in installments (attach signed application for the court			Chapter 11 Debtors: Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.							on-insiders or	
Statistical/Administrative Information	1				THIS	S SPACE IS FOR COURT	USE ONLY	
Debtor estimates that funds will be a Debtor estimates that, after any exem no funds available for distribution to	pt property is excluded			ere will be				
Estimated Number of Creditors	1,000 5,001	10.001 25.00	50.001					
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000	10,001- 25,00 25,000 50,00	00 100,000	Over 100,000				
Estimated Assets \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$1 million \$10 m	0,001 to \$10,000,001 million \$50 million		More than \$100 million				
Estimated Debts \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000		0,001 to \$10,000,001 million \$50 million		More than \$100 million				

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FORM B1, Page 3

(This page must be completed and filed in every case)

Name of Debtor(s):

Anteliz, David E. & Anteliz, Jennifer L.

Signatures

$Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David E. Anteliz

Signature of Debtor

David E. Anteliz

X /s/ Jennifer L. Anteliz
Signature of Joint Debtor

Jennifer L. Anteliz

Telephone Number (If not represented by attorney)

February 27, 2006

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. A certified copy of the order granting recognition is attached.

(Check one box only)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
- ☐ Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Dat

Signature of Attorney

X /s/ Lincoln M. King

Signature of Attorney for Debtor(s)

Lincoln M. King 6280369

Printed Name of Attorney for Debtor(s)

Ruddy, Milroy & King

Firm Name

1700 N. Farnsworth Ave., Suite 12

Address

Aurora, IL 60505

(630) 820-0333

Telephone Number

February 27, 2006

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Auth	orized Individual		
Printed Name of A	Authorized Individual		
Title of Authorize	d Individual		

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	-

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Anteliz, David E. & Anteliz, Jennifer L.	X /s/ David E. Anteliz	2/27/2006
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Jennifer L. Anteliz	2/27/2006
	Signature of Joint Debtor (if any)	Date

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Filed 02/27/06 Entered 02/27/06 16:14:33 Desc Main Document Page 6 of 27 United States Bankruptcy Court Northern District of Illinois

IN	RE:			Case No	
Ar	teliz, David E. & Anteliz, Jennifer L.			Chapter 13	
		or(s)			
	DISCLOSURE (F COMPENSATION	ON OF ATTORNEY	FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru one year before the filing of the petition in bankrup of or in connection with the bankruptcy case is as for	cy, or agreed to be paid to r			
	For legal services, I have agreed to accept				. \$ 2,500.0
	Prior to the filing of this statement I have received				. \$ 1,710.0
	Balance Due				. \$
2.	The source of the compensation paid to me was:	Debtor Other (specif	y):		
3.	The source of compensation to be paid to me is:	Debtor Other (specif	·y):		
4.	I have not agreed to share the above-disclosed	ompensation with any other	person unless they are member	s and associates of my law f	ïrm.
	I have agreed to share the above-disclosed contogether with a list of the names of the people			associates of my law firm.	A copy of the agreemen
5.	In return for the above-disclosed fee, I have agreed	o render legal service for all	aspects of the bankruptcy case,	including:	
	 a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedule c. Representation of the debtor at the meeting of d. Representation of the debtor in adversary proce e. [Other provisions as needed] Hourly Rates for Adversary Proceedin 	s, statement of affairs and p reditors and confirmation h edings and other contested	an which may be required; earing, and any adjourned hearin	1	
6.	By agreement with the debtor(s), the above disclose Hourly Rates for Adversary Proceedin		llowing services:		
Γ.			ICATION		
	certify that the foregoing is a complete statement of a roceeding.	ny agreement or arrangemen	it for payment to me for represen	ntation of the debtor(s) in thi	s bankruptcy
_	February 27, 2006	/s/ Lincoln M. I			
	Date		Signature of	of Attorney	

Ruddy, Milroy & King

Name of Law Firm

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eliz, David E. & Anteli	iz, Jennifeı	r L.	Case No.	

IN RE Anteliz, David E. & Anteliz, Jennifer L.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	тот		0.00	

(Report also on Summary of Schedules)

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Case No. _

IN RE Anteliz, David E. & Anteliz, Jennifer L.

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

telephone companies, landlords, and others. 4. Household goods and furnishings, include audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annutites, Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § \$30(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § \$29(b)(1). Give particulars, (File separately the record(s) of any such interest(3), 11 U.S.C. § \$21(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and		TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landfords, and others. 4. Household goods and furnishings, include audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annutites. Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § \$50(b(1)) or under a qualified State tuition plan as defined in 26 U.S.C. § \$50(b(1)) or under a qualified State tuition plan as defined in 26 U.S.C. § \$50(b(1)) or under a qualified State tuition plan as defined in 26 U.S.C. § \$50(b(1)) or under a qualified State tuition plan as lemize. 11. Interests in an education IRA as defined in 26 U.S.C. § \$50(b(1)) or under a qualified State tuition plan as lemize. 12. Interests in fare, REISA, Keogh, or other pension or profit sharing plans, Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	1.	Cash on hand.		Cash	J	10.00
telephone companies, landlords, and others. 4. Household goods and furnishings, include audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annutites, Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § \$30(b)(1) or under a qualified State utition plan as defined in 26 U.S.C. § \$29(b)(1). Give particulars, (File separately the record(s) of any such interest(3), 11 U.S.C. § \$21(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	2.	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or				900.00
include audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance opdicies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities, Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3), 11 U.S.C. § 521(c); Rule [1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	3.	telephone companies, landlords, and		Security deposit with landlord	J	1,200.00
equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact dise, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S. C. § 530(b)(1) or under a quaffied State tution plan as defined in 26 U.S. C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3), 11 U.S. C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and copporate bonds and	4.			Computer	J	800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annutites. Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). 112. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 113. Stock and interests in incorporated and unincorporated businesses. Itemize. 114. Interests in partnerships or joint ventures. Itemize. 115. Government and corporate bonds and				Household furniture	J	1,500.00
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c): Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and				TV	J	600.00
7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 520(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	5.	antiques, stamp, coin, record, tape, compact disc, and other collections or			J	50.00
8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	6.	Wearing apparel.		, ,	_	500.00
and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	7.	Furs and jewelry.		Misc. jewelry	J	400.00
insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	8.		X			
issue. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	9.	insurance company of each policy and itemize surrender or refund value of		2 Term life through Northwest Mutual	J	0.00
defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	10.		X			
under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	11.					1,000.00
other pension or profit sharing plans. Itemize. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and		under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11		401(k) through work	W	5,000.00
and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and	12.	other pension or profit sharing plans.	X			
ventures. Itemize. 15. Government and corporate bonds and X	13.	and unincorporated businesses.		Stock-5 shares in Nalco	J	80.00
15. Government and corporate conds and	14.					
other negotiable and non-negotiable instruments.	15.	other negotiable and non-negotiable	X			

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	101(41A)) in customer lists or similar			
	compilations provided to the debtor by individuals in connection with obtaining a product or service from			
	by individuals in connection with			
	compilations provided to the debtor by individuals in connection with			
	101(41A)) in customer lists or similar			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §	X		
	general intangibles. Give particulars. Customer lists or other compilations	x		
	intellectual property. Give particulars. Licenses, franchises, and other	x		
22.	estimated value of each. Patents, copyrights, and other	x		
	refunds, counterclaims of the debtor, and rights to setoff claims. Give			
21.	Other contingent and unliquidated claims of every nature, including tax	x		
20.	contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
20	debtor other than those listed in Schedule of Real Property. Contingent and noncontingent	x		
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the			
10	including tax refunds. Give particulars.	x		
18.	particulars. Other liquidated debts owing debtor	x		
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give	X		
	Accounts receivable.	x x		
	TYPE OF PROPERTY	O DESCRIPTION AND LOCATION OF PROPERTY E	C C	PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$125,000.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash	735 ILCS 5 §12-1001(b)	10.00	10.00
Checking @ Chase	735 ILCS 5 §12-1001(b)	900.00	900.00
Security deposit with landlord	735 ILCS 5 §12-1001(b)	1,200.00	1,200.00
Computer	735 ILCS 5 §12-1001(b)	800.00	800.00
Household furniture	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
TV	735 ILCS 5 §12-1001(b)	600.00	600.00
Necessary clothing	735 ILCS 5 §12-1001(a)	500.00	500.00
2 Term life through Northwest Mutual	735 ILCS 5 §12-1001(h)(3)	100%	0.00
Stock-5 shares in Nalco	735 ILCS 5 §12-1001(b)	80.00	80.00

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No. 2321 51087951		J	Purchase Money Security Interest in 1998				
American General Finance 4750 W. Fullerton Ave. Chicago, IL 60639-1818			Chevy Blazer				7,515.32
			Value \$ 1,500.00				6,015.32
Account No. 9901032829	Х	J	2003; Purchase Money Security Interest in				
Harris Bank, NA 111 W. Monroe St. Chicago, IL 60690			2004 Suburu WRX				14,090.00
			Value \$ 13,000.00				1,090.00
Account No.							
			Value \$				
Account No.			Value \$				
ocntinuation sheets attached	•	•	(Total			otal age)	21,605.32
			(Use only on last page of the completed Schedule				

(Report total also on Summary of Schedules)

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X"

in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

▼ Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

- * Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
- 1 continuation sheets attached

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS	C O D E	H W	DATE CLAIM WAS INCURRED	C O N T I	U N L I Q U	D I S P	TOTAL AMOUNT OF CLAIM
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	B T O R	C	AND CONSIDERATION FOR CLAIM	N G E N T	I D A T E	U T E D	AMOUNT ENTITLED TO PRIORITY
Account No. 321-76-4987		J	2001-2004 income tax				
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street							9,500.00
Chicago, IL 60604							9,500.00
Account No.							
Account No.							
Account No.							
				1			
Account No.							
Account No.							
Sheet no1 of1_ sheets attached to S	che	dule	of Creditors (Total		Subt		9,500.00
Holding Priority Claims			(Use only on last page of the completed Schedule	E) 1	гот	`AL	9,500.00

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors ho	lding	g un	secured nonpriority claims to report on this Scheo	dule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 0000010715		w	2005; Loan				
ACME Continental Credit Union 13601 S. Perry Ave. Riverdale, IL 60827							4,774.98
Account No.			Assignee or other notification for:	\vdash			4,774.90
Law Offices Edelstein & Edelstein, P.C. 3825 West Montrose Avenue Chicago, IL 60618			ACME Continental Credit Union				
Account No. 4094-8707-0191-2086		w	1986; Credit Card				
ACME Visa Customer Service P.O. Box 30495 Tampa, FL 33630							1,718.68
Account No. 4227-0970-9503-8753		Н	1999; Credit Card				
Applied Card Bank P.O. Box 17120 Wilmington, DE 19886-7120							724.50
Account No.			Assignee or other notification for:	\vdash			
Simm Associates, Inc. Springdale Office Park 200 Biddle Ave. Newark, DE 19702			Applied Card Bank				
2 continuation sheets attached		1	(Total o		Subt		7,218.16
			(Use only on last page of the completed Schedule l	F) T	тот	AL	

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4227 0975 2710		Н	1999; Credit Card				
Applied Card Bank P.O. Box 17120 Wilmington, DE 19886-7120							405.00
Account No. 5178-0523-5437-2803		Н	2002; Credit Card				100100
Capital One Services P.O. Box 85015 Richmond, VA 23285-5015							
Account No.		w	1989; Credit Card				554.00
Carson Pirie Scott P.O. Box 5953 Carol Stream, IL 60197-5953			1303, Ordan Gara				1 100 00
Account No. 87442		J	2005; Medical				1,100.00
DuPage Valley Anesthesiologists, LTD 185 Penny Ave. East Dundee, IL 60118							60.00
Account No. E034496604		J	8/11/05; Medical				00.00
Edward Hospital And Health Services 801 South Washington Street Naperville, IL 60540							
			Assignee or other notification for:				500.00
Account No. OSI Collection Services, Inc. 1375 E. Woodfield Rd., Ste. 11 Schaumburg, IL 60173-6068			Edward Hospital And Health Services				
Account No. E033809708		J	5/30/05; Medical	\vdash			
Edward Hospital And Health Services 801 South Washington Street Naperville, IL 60540							200
				Ц,	L Subt	l otal	303.25
Sheet no1 of2 sheets attached to		dule	of (Total				2,922.25
Creditors Holding Unsecured Nonpriority Claims			(Complete only on last sheet of Schedule				Summary of Schedules

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Assignee or other notification for:				
OSI Collection Services, Inc. 1375 E. Woodfield Rd., Ste. 11 Schaumburg, IL 60173-6068			Edward Hospital And Health Services				
Account No. 5407-9150-2323-8691		J	2001; Credit Card				
HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084							
Account No. 13415200		w	1986; Student Ioan				620.97
Illinois Student Assistance Comission P.O. Box 235 Deerfield, IL 60015-0235			roos, Gradoni Iodin				
Account No. \$321764987		н	1998; Student Loan				14,730.58
National Payment Center US Department Of Education P.O. Box 4169 Greenville, TX 75403-4169			1336, Student Esun				5,923.05
Account No. 4031-1416-0040-4112		Н	1999; Credit Card				3,323.03
Providian P.O. Box 660433 Dallas, TX 75266-0433							
Account No. 90946890		l.i	2003; Medical				3,685.04
Rush Oak Park Hospital C/O NCO Financial Systems, Inc. 605 W. Edison Rd., Suite K Mishawaka, IN 46545			2000, ilicultur				619.29
Account No. 4036-2400-0123-5730		Н	1999; Credit Card	\vdash			019.23
SST Card Services PO Box 23060 Columbus, GA 31902-3060							
							1,400.36
Subtotal Sheet no 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Total of this page)						26,979.29	
Creations riolating offsecured Nonpriority Claims			(Complete only on last sheet of Schedule				37,119.70

(Report total also on Summary of Schedules)

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
ngular Wireless-Chicago	cell phone contract; 4/2005-4/2007
naul	rental lease, month to month
nornberry Woods	residential lease; 11/2005-11/2006

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
tricia Frank S 220 Frontage Rd., #108 illowbrook, IL 60527	Harris Bank, NA 111 W. Monroe St. Chicago, IL 60690

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Northern District of Illinois

IN RE:	Case No.
Anteliz, David E. & Anteliz, Jennifer L.	Chapter 13
Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

				AMOUNTS SCHEDULE	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 26,540.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 21,605.32	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$ 9,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 37,119.70	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 12,931.40
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,993.00
	TOTAL	15	\$ 26,540.00	\$ 68,225.02	

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Northern District of Illinois

IN RE:	Case No.
Anteliz, David E. & Anteliz, Jennifer L.	Chapter 13
Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	9,500.00
Claims for Death or Personal Injury While Debtor was Intoxicated (from Schedule E)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	9,500.00

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Case No. _

IN RE Anteliz, David E. & Anteliz, Jennifer L.

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that	I have read the foregoing summary and sch	
they are true and correct to the best of	my knowledge, information, and belief.	(Total shown on summary page plus 1)
Date: February 27, 2006	Signature: /s/ David E. Anteliz David E. Anteliz	Debtor
Date: February 27, 2006	Signature: /s/ Jennifer L. Anteliz	
Date. 1-051-4417-11, 1-000	Jennifer L. Anteliz	(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND SIGNA	TURE OF NON-ATTORNEY BANKRUPTC	Y PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debte and 342 (b); and, (3) if rules or guidelines	or with a copy of this document and the notices have been promulgated pursuant to 11 U.S.C the debtor notice of the maximum amount befo	fined in 11 U.S.C. § 110; (2) I prepared this document for and information required under 11 U.S.C. §§ 110(b), 110(h), . § 110(h) setting a maximum fee for services chargeable by re preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Ban If the bankruptcy petition preparer is not responsible person, or partner who signs	an individual, state the name, title (if any), ad	Social Security No. (Required by 11 U.S.C. § 110.) Idress, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all ois not an individual:	other individuals who prepared or assisted in pre	paring this document, unless the bankruptcy petition preparer
If more than one person prepared this docu	ument, attach additional signed sheets conformi	ing to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to imprisonment or both. 11 U.S.C. § 110; 1		ederal Rules of Bankruptcy Procedure may result in fines or
DECLARATION UNDER	PENALTY OF PERJURY ON BEHALF	OF CORPORATION OR PARTNERSHIP
I, the member or an authorized agent of the	(the president or oth partnership) of the	er officer or an authorized agent of the corporation or a of perjury that I have read the foregoing summary and
(corporation or partnership) named as schedules, consisting of(Total shown on summary	debtor in this case, declare under penalty sheets, and that they are true and corre	of perjury that I have read the foregoing summary and ct to the best of my knowledge, information, and belief.
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Northern District of Illinois

IN RE:	Case No.
Anteliz, David E. & Anteliz, Jennifer L.	Chapter 13
Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 16,296.19 2006 Income 98,593.44 2005 Income 126,305.00 2004 Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
4. Sui	its and administrative proceedings, executions, garnishments and attachments				
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	2. Describe an property that has been attached, garmaned or seized under any regar or equitable process within one year immediately preceding				
5. Re	possessions, foreclosures and returns				
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
6. As	signments and receiverships				
None	_ at Describe any assignment of property for the benefit of creators made within 120 adjs immediately proceeding the commencement of this case				
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
7. Gif	its				
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
8. Lo	sses				
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
9. Pa	yments related to debt counseling or bankruptcy				
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement				

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of this case.

NAME AND ADDRESS OF PAYEE Ruddy, Milroy & King 1700 N. Farnsworth Ave., Ste. 12 Aurora, IL 60505

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/28/2005 & 1/18/2006

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,710.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Bank One**

TYPE AND NUMBER OF ACCOUNT
AND AMOUNT OF FINAL BALANCE
Savings account

AMOUNT AND DATE OF SALE
OR CLOSING
\$1.00/11-2005

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 27, 2006	Signature /s/ David E. Anteliz	
	of Debtor	David E. Anteliz
Date: February 27, 2006	Signature /s/ Jennifer L. Anteliz	
	of Joint Debtor	Jennifer L. Anteliz
	(if any)	

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No.
Anteliz, David E. & Anteliz, Jenn	ifer L.	Chapter 13
	Debtor(s)	
	VERIFICATION OF CREDIT	TOR MATRIX
		Number of Creditors
		true and correct to the best of my (our) knowledge.
Date: February 27, 2006	/s/ David E. Anteliz	
	Debtor	
	/s/ Jennifer L. Anteliz	
	Joint Debtor	

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Anteliz, David E. 7530 Gladstone Dr. #108 Naperville, IL 60565 Document Page 27 of 27 Edward Hospital And Health Services 801 South Washington Street Naperville, IL 60540

Rush Oak Park Hospital C/O NCO Financial Systems, Inc. 605 W. Edison Rd., Suite K Mishawaka, IN 46545

Anteliz, Jennifer L. 7530 Gladstone Dr. #108 Naperville, IL 60565 Harris Bank, NA 111 W. Monroe St. Chicago, IL 60690 Simm Associates, Inc. Springdale Office Park 200 Biddle Ave. Newark, DE 19702

Ruddy, Milroy & King 1700 N. Farnsworth Ave., Suite 12 Aurora, IL 60505 HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084

SST Card Services PO Box 23060 Columbus, GA 31902-3060

ACME Continental Credit Union 13601 S. Perry Ave. Riverdale, IL 60827 Illinois Student Assistance Comission P.O. Box 235 Deerfield, IL 60015-0235

ACME Visa Customer Service P.O. Box 30495 Tampa, FL 33630 Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604

American General Finance 4750 W. Fullerton Ave. Chicago, IL 60639-1818 Law Offices Edelstein & Edelstein, P.C. 3825 West Montrose Avenue Chicago, IL 60618

Applied Card Bank P.O. Box 17120 Wilmington, DE 19886-7120 National Payment Center US Department Of Education P.O. Box 4169 Greenville, TX 75403-4169

Capital One Services P.O. Box 85015 Richmond, VA 23285-5015 OSI Collection Services, Inc. 1375 E. Woodfield Rd., Ste. 11 Schaumburg, IL 60173-6068

Carson Pirie Scott P.O. Box 5953 Carol Stream, IL 60197-5953 Patricia Frank 9 S 220 Frontage Rd., #108 Willowbrook, IL 60527

DuPage Valley Anesthesiologists, LTD 185 Penny Ave. East Dundee, IL 60118 Providian P.O. Box 660433 Dallas, TX 75266-0433